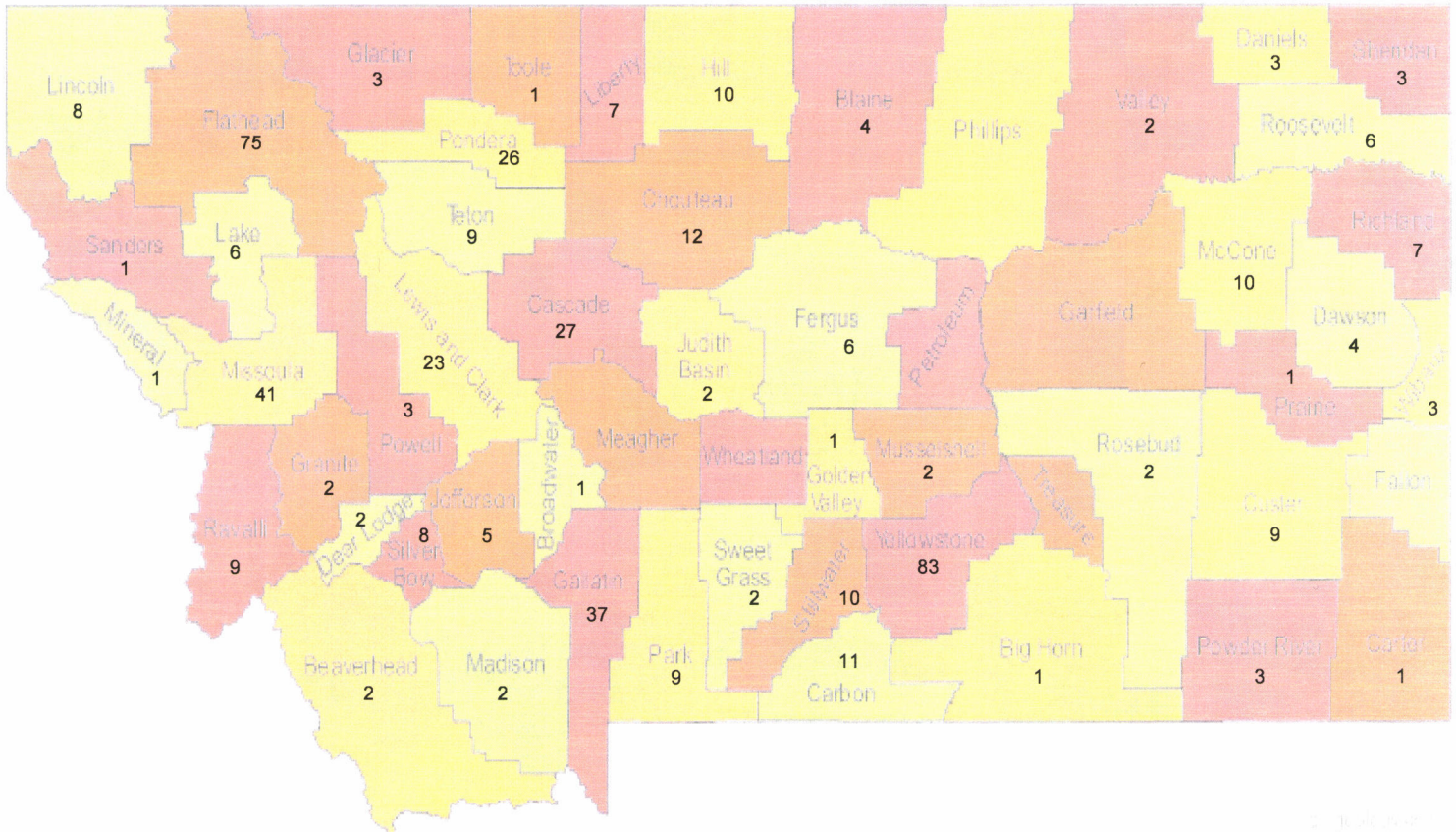


Insure Montana

EXHIBIT 1
DATE April 13, 2015
SB 99

Purchasing Pool Businesses by County

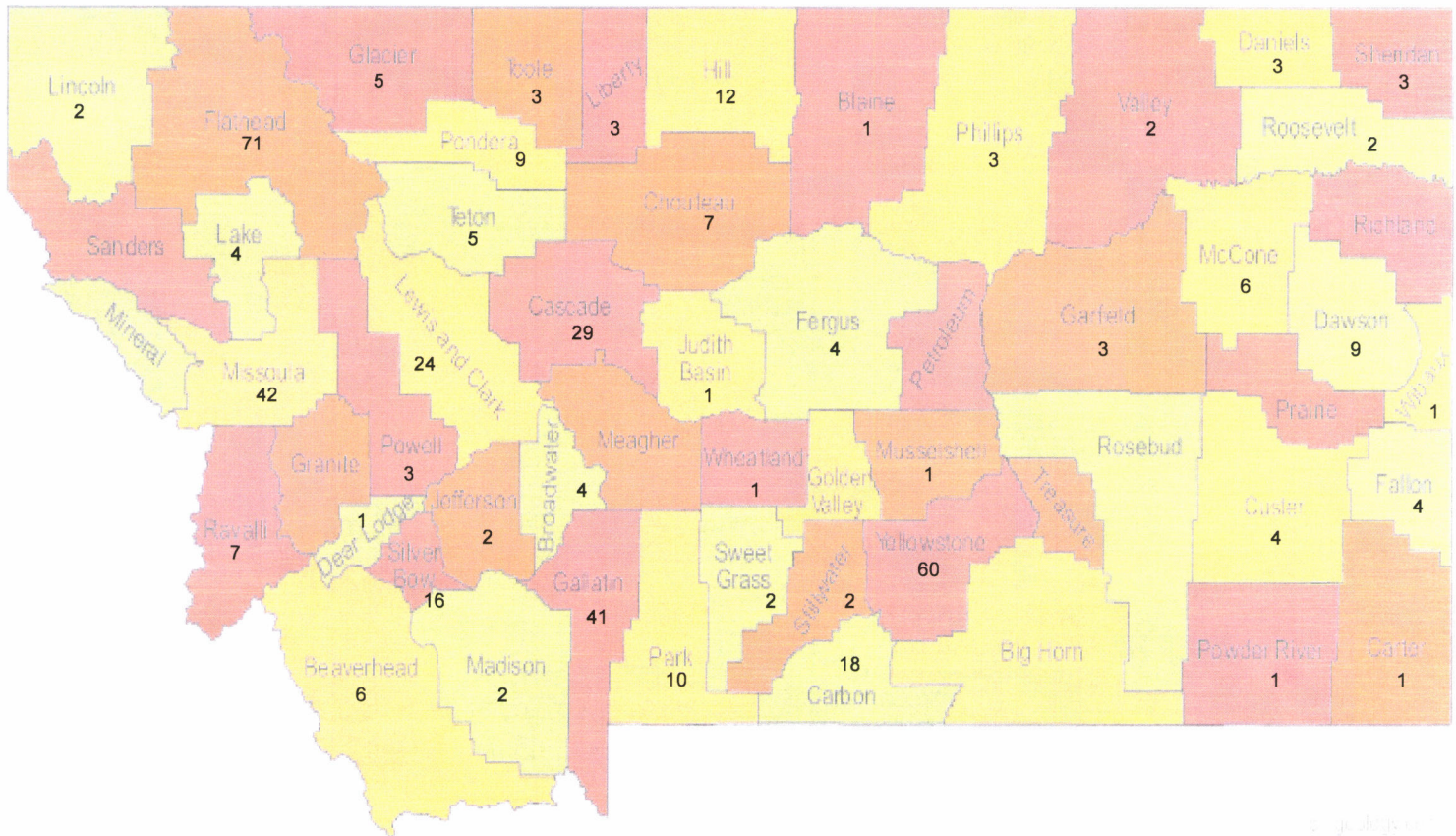
Insure Montana provides a monthly subsidy or assistance payment to businesses that were previously unable to afford group health insurance coverage for their employees. The monthly assistance payments are provided to both the businesses for a portion of the premium the business contributes and to the employees for a portion of the premium they are responsible to pay each month based on household composition and annual income. Small businesses with 2 - 9 employees are eligible for the purchasing pool program.



Insure Montana

Tax Credit Businesses by County

Insure Montana provides a refundable state income tax credit to businesses contributing some or all of the cost of group health insurance premiums for their employees. The program also provides an additional tax credit amount when businesses contribute to the insurance premiums for the employees' spouse or their dependents. Small businesses with 2 - 9 employees that are providing health insurance to their employees are eligible for refundable tax credits.



From: Patricia Landon [mailto:patricia@bigforkweb.com]
Sent: Wednesday, March 25, 2015 5:12 PM
To: Edwards, Ecko

Let me take a few moments to write you today about the importance of Senate Bill 99, the Insure Montana bill. My husband is self-employed and locating affordable insurance for a family of 4 has been the most difficult task. We attempted to sign up for Obama Care. We were required to select and carry 3 different policies. One for my children, a separate one for me and a separate one for my husband. Yes the individual policies were inexpensive, but add them all up and it was more than my Mortgage Payment. My new employer has been a part of the Insure Montana program since 2009. When it was time to sign up for coverage the program was explained to me, it was like sunshine on a gloomy day. Receiving assistance to help offset the monthly premium has allowed me to cancel our horrible individual plan. Without this program remaining in place I don't know if we would be able to afford the insurance. I have a son in college and one nearing the time to go to college and expenses from that in itself creep up every year. Knowing this program is approved to continue alleviates additional stress on our lives and pocketbook. Please help pass this bill - It is important to our family!



Patricia Landon
Bookkeeping & Customer Service
Bigfork Web Development, Inc.
E: patricia@bigforkweb.com
P: 406-837-3334

From: Katie Gibson [mailto:katiegibson09@gmail.com]
Sent: Friday, February 20, 2015 10:38 AM
To: insuremt@mt.gov

I am writing to urge you to continue funding for Insure Montana. Our Bozeman-based business produces, in part, mobile apps on Android and iOS. We have customers in 88 countries and development partners across the USA, all being impacted by our Montana small business. Three of our ten products promote Montana tourism directly.

The Insure Montana program has helped us stay in business. Without the subsidy it would be much more difficult to cover health insurance and stay self-employed rather than work for a larger company. Based on our interactions with them, our company has found Insure Montana to be extremely well organized, well run, and efficient.

Thank you for listening and for your work in the legislature on behalf of our state.

Katie Gibson
Owner, Mountainworks Software, Inc.
Bozeman, MT
katie@emountainworks.com
www.emountainworks.com

From: Josh Knoedler [mailto:jk@birddogdistributing.com]
Sent: Thursday, March 26, 2015 9:00 AM
To: Edwards, Ecko

As a small business owner and operator I, and my employees, depend on the support of Insure MT. Without this valuable assistance none of us would be able to afford the cost of health insurance. Please establish permanent funding for this vital program so we can continue to have affordable health care.

Thanks,



Josh Knoedler
Chief Executive Officer
Birddog Distributing, Inc.
www.birddogdistributing.com
1-406-586-5970 x201

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Visit our customer projects gallery:
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Stay informed and learn new things on our blog:
www.birddogdistributing.com/blog/

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From: Paul Dostal [mailto:jp04@mtintouch.net]
Sent: Thursday, March 26, 2015 7:43 AM
To: Edwards, Ecko

This is Paul J Dostal from Chouteau County. My wife and I farm/ranch here and provide medical insurance for ourselves and our 2 employees. We could not afford to do so without Insure Montana. This program has been a huge help to us.-- Paul J Dostal

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From: Jean & Jack [mailto:jjcsmac@rangeweb.net]
Sent: Wednesday, March 25, 2015 8:15 PM
To: Edwards, Ecko

I have used the Insure MT program for several years, for the benefit of my employees. It has been an affordable way for me to help provide health care coverage for them. My employees could not otherwise afford health insurance, so I am asking for your vote to continue the program.

Jean Lindley, DVM
East Main Animal Clinic
Miles City, MT

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From: Bob and Annette [mailto:lheart4@3rivers.net]
Sent: Wednesday, March 25, 2015 4:51 PM
To: Edwards, Ecko

We were informed that you will be considering the Insure Mt program in your committee on Friday. We would like to take this opportunity to thank you for funding Insure MT over the years. We are a small family farm that through Insure MT have been able to have a "group" insurance. As a self-employed business we have never able to join a group health insurance and enjoy the benefits of such. It has been such a blessing to be able to afford health coverage and share that privilege with other small business families. I encourage you to please continue to fund the Insure MT program and your Montana small businesses. What a unique opportunity you have given self-employed small business like us through this program. Thank you for your consideration!!

From: Virginia O'Boyle [mailto:dntpanic@hotmail.com]
Sent: Monday, March 09, 2015 11:51 PM
To: Edwards, Ecko

Please continue the Insure Montana Program and its financial support through 2015. If Insure Montana does not subsidize our health insurance, we cannot afford our policy. Without this program, our business cannot afford health insurance of this caliber. Once the Insure Montana Program is closed, our business will need to stop offering health insurance and people will need to purchase their health insurance individually. We will not be able to offer any employee benefits.

If you discontinue this program in the middle of our business tax year, it will cause our business to have to drop insurance in the middle of the year, causing individuals to seek out health insurance on their own and to lose half of a year of deductibles.

Please continue the Insure Montana Program through the end of 2015. It has been the best government program we have ever participated in. It gave our business stability, a financial safety net, and a clear, budget-able way to purchase health insurance. I am sorry to see it go.

Virginia M. W. O'Boyle
Integrity Resources Archaeology, LLC
2225 South Hole In The Wall Road
Potomac, Montana 59823
Land Line (406) 244-5865
Cell (406) 529-5157
Email dntpanic@hotmail.com

January 22, 2015

To Whom It May Concern:

My business and my employees have been benefiting from the Insure Montana Program for many years. Because of this program and its tax credit, I have been able to afford to offer insurance coverage to some of my employees. These men and women may not have been able to afford insurance coverage on their own. I hope the Insure Montana Program will continue on for at least the next two years. Thanks for your consideration.

Sincerely,

Barb Leland/Owner
Friendly's Sinclair
Helena, Montana

From: Jim and Holly - Buffalo Trail Artworks [mailto:info@buffalotrailartworks.com]
Sent: Thursday, March 26, 2015 12:58 PM
To: Edwards, Ecko

Hello.

My wife and I have been members of the Insure Montana program for a number of years. We are self-employed small business owners. Without this program, we would not be able to afford health care insurance as we do not qualify for insurance under the Affordable Care Act. Because of recent health problems it has saved us from bankruptcy due to medical bills we would otherwise been unable to pay or we would have gone without treatment.

This is a home grown Montana program which is helping hundreds of Montana's like us afford health care. It is also funded in large part through tobacco taxes.

Please vote to permanently fund this program so we are not continually wondering if we will be able to afford medical insurance. Sincerely, Jim and Holly Cutting

To: Edwards, Ecko

My husband and I are small business owners in Kalispell, Montana, and our employees benefit greatly from the Insure Montana health insurance program. We started our business 5 1/2 years ago, and joined the Insure Montana program not long after opening our business. Insure Montana has enabled us to offer a quality health insurance program to our employees at an affordable cost for them, which we would not be able to afford otherwise. We are able to have a better health insurance program, with lower deductibles and more options for our employees, than if our employees obtained health insurance through Healthcare.gov. Our employees enjoy the program and have benefited from having good health insurance for themselves and their families. Please help our small business employees and other small business employees in Montana stay healthy by securing funding for the Insure Montana program. Thank you from our family to yours!

SECRETS AND MISPLACED TRUST

To: Edwards, Ecko

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Date: March 26, 2015

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Twenty-nine (29) years of hard work and three locations later, we've blossomed into Helena's premier Suzuki, Kawasaki, and Polaris powersports dealership.

The Insure Montana tax credit program helps me to provide an excellent health insurance plan by giving me the necessary tax break so that I can fund a significant portion of my employees' healthcare costs. By providing health insurance for my employees, it strengthens their dedication and hard work. The Insure Montana program not only helps the working man, but it gives employers like me, the opportunity to offer benefits that most employees are looking for and need to have.

Jan Meyers
Sec/Trea
National Body & Paint
Helena, MT

Thomas T. Tornow, P.C., Attorneys-at-Law

309 Wisconsin Avenue, Whitefish, MT 59937

Telephone: (406) 862-7450 Facsimile: (406) 862-7451 Website: www.tornowlaw.com

Thomas T. Tornow, Attorney

tom@tornowlaw.com

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assistant@tornowlaw.com

Katherine C. Troiano, Paralegal

katherine@tornowlaw.com

Sue A. Brown, Office Administrator

sue@tornowlaw.com

Sandra L. Bellissimo, Assistant

assistant@tornowlaw.com

March 10, 2015

My name is Katherine Troiano. I moved to the Flathead Valley after finishing college several years ago and one of the main things I was looking for in an employer was that they offered health insurance. Not many small businesses in the valley were able to offer health insurance to their employees. However, I was able to find employment with a small law firm in Whitefish, MT that offered health insurance as a benefit and have worked for the firm ever since. My employer informed me that the reason he was able to afford health insurance was because of the Insure Montana Program. Without the program, he would be unable to provide his staff with health insurance as is the case for many small businesses in our area.

The Insure Montana Program has become increasingly important to me throughout the years. Due to the downturn in construction in the Valley, my husband lost his job. Since then, he has worked for several construction companies, none of which offer assistance with health insurance. Therefore, we rely on the Insure Montana Program to assist us in affording health insurance.

More importantly, we have been blessed with a beautiful daughter. She is almost two and as is the case for all children, she requires several vaccinations and frequent wellness checks to monitor her health and growth. With the help of the Insure Montana Program, we are confident in our ability to provide our daughter with the healthcare she needs. Furthermore, the Insure Montana Program takes the stress out of unexpected visits to the doctor's office. We can confidently schedule the appointment to get her the care she needs with the knowledge that we can afford the appointment. That is a great comfort for any parent.

As a small family trying to make it in this big world, my family would be lost without the assistance of the Insure Montana Program. I am a huge supporter of the program and hope that you will find it in your hearts to support the program as well and do everything in your power to find future funding.

Thank you for your time.

Sincerely,

Katherine C. Troiano

Paralegal

ASPHALT PLUS, INC.

425 Johnson Lane * Billings, MT 59101 * Office: (406) 248-5609 * Fax: (406) 248-5609

E-mail:

asphaltplusinc@yahoo.com

March 25, 2015

Dear Sirs and Madams,

My name is Melinda Oedekoven. I am owner/operator of a single- family owned and operated Construction Company in Billings, Montana. The company has been incorporated since 2005 and has been insured with Insure Montana since 2007; I joined the waiting list in 2005. When the company first started it was simply my husband and I. We were the two employees used to achieve Insure Montana's business plan.

Since the startup of the company, two of my children have chosen to become full-time employees of the company and helped substantially in the company's growth. We choose to remain a small company as it is difficult to find skilled, hardworking employees that are willing to work in the extreme measurements that we do. Since we are choosing to remain small we are a single-family business and would lose the company's health insurance if the Affordable Care Act (ACA) SHOP exchange was to take effect.

It has long been the American dream to own your own company and to be successful at such. With this being such a common dream, many Americans and Montanans are opening their own small businesses. In the Small Business Association (SBA) profile in 2009, small businesses in Montana totaled 109,657. This represents 97.5% of all employers and they employ 68.2% of the private-sector workforce. Most of Montana's small businesses are very small, 71.3% do not have employees and most of them employ less than 20 employees. Small businesses employed 232,640 workers in 2009, with most of the employment coming from firms with 20-499 employees. Most of these 232,640 companies would not even be allowed to participate in the ACA SHOP exchange since the ACA tax credit must have less than 25 eligible employees. Not only would health insurances for these 232,640 employees be in jeopardy, but so would the 71.3% of employers that do not have employees or only employee family.

Montana has approximately 60 million out of 93 million acres of land considered agricultural land; that is 64% of Montana being agriculture. Of this 68%, 18% is crop land and 38 million is pasture and range. Over half of the state is deemed agricultural land and many farms/ranches are run by immediate family. This means that most farmers/ranchers will lose insurance through the ACA SHOP exchange. This in turn will cost farmers/ranches insurance cost to go up; since they will then have to go to the individual market exchange for their health insurance coverage. When their health insurance costs increase, so will produce prices. Not only will the ACA SHOP exchange be affecting small businesses and their employees in Montana it will also affect people in all aspects around the country, as they will then have to pay more for the food they buy in stores. Montana's main produce is wheat and is ranked as the third state in the U.S. for wheat production. Wheat is used in cookies, pretzels, donuts, cereals, graham crackers, waffles, biscuits, rolls, bagels, cakes, danishes, cinnamon rolls, pizza, beer, powdered milk, canned soups, powdered gravy, soup mixes and fried meats, just to name a few. With wheat prices rising, so will these select few wheat used products, as well as an endless list.

If Insure Montana was to be discontinued and the ACA SHOP exchange take effect, current health evaluations would have to be reconsidered. This affects those that have pre-existing conditions. These people would have to pay higher premiums and possibly even be denied coverage based on these conditions, age or even family history. What happens to those who risk losing insurance altogether? Say someone joined Insure Montana when it first started five years ago? Take my husband, for example, who was younger, 45 to be exact, and healthier, not able to receive AARP and would now be labeled a bigger risk. Within the past five years my husband has had a heart attack and now will be labeled a high risk. If Insure Montana were to be continued he would have coverage, his rates may go up, as he will change age brackets, but at least he will have coverage. With the ACA SHOP exchange there is a possibility that he will be denied

So far I have only covered small businesses and their employees. What about the people employed by Insure Montana? These people most likely will lose their jobs. Seeing as how many current Insure Montana carriers would not be eligible for the ACA SHOP exchange, there could be less employees needed to handle new policy holders, accident claims, billing and so on. This would put additional Montana's out of jobs, along with the current 56,897 people currently unemployed.

My cousin, owns and operates a family owned ranch and my friend, owning and operating a construction company, informed me that before becoming a part of Insure Montana, they were paying over \$1,000.00 a month for coverage and that their deductibles were so outrageous that they rarely reached the amount each year. Both of their insurances were basically for catastrophes. Once I informed them about Insure Montana, they too were put on a two year waiting list due to the demand of people wanting coverage from Insure Montana. This is a clear scenario of the demand, necessity and appreciation of Insure Montana and its policies.

Not only is Insure Montana a great program that Montanans are willing to wait years to become a part of, but the ACA SHOP exchange pales in comparison. The ACA SHOP exchange will cost small businesses more money only IF they qualify for it. Montanans will not be the only ones affected by this decision. Any person in the U.S. that eats produce, will also be affected in the prices they pay at the grocery stores. When something is working as well as this program, why would Montana want to take it away from hardworking, family owned business owners with a program that simply will not compare?

Respectfully yours,

Melinda Dedekoven

Melinda Oedekoven

From: Charles Moore Inc <cmooreinc@midrivers.com>

Sent: Thursday, January 22, 2015 3:25 PM

To: McKee, Jennifer

To Whom It May Concern:

We are writing in reference to Senate bill 99 in regards to the funding for the Insure MT bill. As a small business we have been under the Insure MT program for five years and have benefited greatly from the program. With this program we have been able to offer reasonably priced insurance for our employees, and a majority of them have taken advantage of the program. Please know that Charles Moore Inc. supports HB99 and we hope that the funding will continue for this great program.

Sincerely,

Charles B

Moore
Charles Moore Inc.
Miles City, MT

From: Keith Duneman [mailto:dunemanconstruction@msn.com]
Sent: Thursday, March 26, 2015 1:39 PM
To: Edwards, Ecko

We are a small business that benefits greatly from the Insure Montana program. With the help of this program we are able to offer group health insurance to 4 families (9 adults and 8 children). Group health is a large expense for our company. The assistance given by Insure Montana offsets some of that expense and helps us continue to offer it. I believe the families that receive assistance would also struggle without the funding. Without the Insure Montana program, we would have to give much consideration to stop the group health and let those employees find their own policies. We are appreciative of the program and hope that it can continue.

Regards,
Keith Duneman
Duneman Construction, Inc.
(406) 580-2056

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From: Thomas Tornow [mailto:tom@tornowlaw.com]
Sent: Thursday, March 26, 2015 1:55 PM
To: Edwards, Ecko

To whom it may concern:

I am a small business owner in MT. As with any business owner, getting and keeping quality employees is an important part of my success.

An essential element in my ability to attract and retain quality employees is the ability to offer health insurance.

Through the Insure Montana program, my business has been able to offer health insurance to my employees with the employee receiving a subsidy for part of their half of the premium; and my business receiving a similar subsidy for the half it pays.

Without Insure Montana, my business could not afford to offer health insurance. My employees and my business will suffer if Insure Montana does not continue.

Please support making Insure Montana permanent.

Thomas T. Tornow

THOMAS T. TORNOW, P.C.

309 Wisconsin Avenue
Whitefish, MT 59937
Phone: (406) 862-7450
Fax: (406) 862-7451
www.tornowlaw.com

From: Scott Allen [<mailto:SAllen@paynewest.com>]
Sent: Thursday, March 26, 2015 5:05 PM
To: Little, Renee
Subject: RE: Insure Montana - Senate Bill 99

Hi Renee,

While I don't know any of the members of the House Business and Labor Committee personally, I would like to share some feedback and personal observations I have seen from the businesses I insure here in the Bozeman area that have Insure Montana. If it weren't for the Insure Montana program, they would not be able to afford to offer Group Health Insurance to their employees, period. Over the years I have seen the benefits of this program to both Employers and Employees on a personal level. It works and works well. Consumers are very happy with the program.

Needy families and Employers on tight budgets would not have Group Health Insurance at all if were not for Insure Montana. While ACA makes individual insurance available to individuals and Employers through the Exchange/Market Place, affordability is still an issue for many people. I have seen many small Montana business forced to dissolve private employer sponsored health plans because they could not afford to sustain coverage. Many of these people were forced to go to Health Car.gov and seek individual plans hoping to qualify for Premium Subsidies. As we all know, this has been a less than successful venture for many reasons.

I urge the Committee to continue to fund this valuable program and find ways to build it into the State Budget. Our small businesses count on it. Thank you for your consideration.

Scott Allen, CHC

Account Executive
Direct: (406) 556-4603
Fax: (406) 586-0437
sallen@paynewest.com

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From: Sheri

Sent: Thursday, March 26, 2015 7:52:45 PM (UTC-07:00) Mountain Time (US & Canada)

To: InsureMT AND Conference Room

Subject: SB99

We have a small business and have been a part of Insure Montana since its inception. We want to help our employees to be able to have health insurance but we can only afford so much. Insure MT has been a real boon to us and our employees. I'm afraid that some of our employees would not be able to continue with their current good health plan and we can't afford to do more. Some of them might earn too much to be able to get a current level health plan without the assistance of Insure Montana. Lease let me know how it all plays out. Thank you for taking the time to consider this option. Sheri Hanson Parker.....Parkers Super Service.